



Kentucky's Healthcare Connection

Quality Health Coverage. For Every Kentuckian.

Your Cost for Health Insurance

Young, Single and Healthy

Vanessa is a healthy, nonsmoking 22-year-old college student about to graduate from school. She makes \$20,000 a year from a part-time job that does not provide health coverage. Her parents can't afford to cover her on their insurance plan.

Because she is eligible for payment assistance, Vanessa can purchase insurance for as little as \$51 per month from kynect.

Health Plan	Bronze	Silver	Gold	Platinum
Deductible	\$6,300	\$4,600	\$2,500	\$1,000
Co-Insurance	0%	20%	20%	20%
Co-Pay Primary/Specialist	\$ -	\$25/\$35	\$25/\$35	\$25/\$35
Monthly Sticker Price	\$127	\$144	\$166	\$187
Federal Subsidy	\$76	\$76	\$76	\$76
Monthly Cost	\$51	\$68	\$90	\$112



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Older Couple, No Dependents

Nancy and Phil are empty-nesters in their mid-50s. As self-employed farmers, they earn \$34,000 per year, and they are nonsmokers. Finding affordable health insurance has been difficult for them in recent years, and both of them have been skipping regular check-ups. By shopping for insurance on kynect, Nancy and Phil can qualify for payment assistance, making coverage for both more affordable. They can purchase insurance for as little as \$47 per month.

Health Plan	Bronze	Silver	Gold	Platinum
Deductible	\$12,600	\$9,200	\$5,000	\$2,000
Co-Insurance	0%	20%	20%	20%
Co-Pay Primary/Specialist	\$ -	\$25/\$35	\$25/\$35	\$25/\$35
Monthly Sticker Price	\$567	\$643	\$742	\$837
Federal Subsidy	\$520	\$520	\$520	\$520
Monthly Cost	\$47	\$123	\$223	\$317



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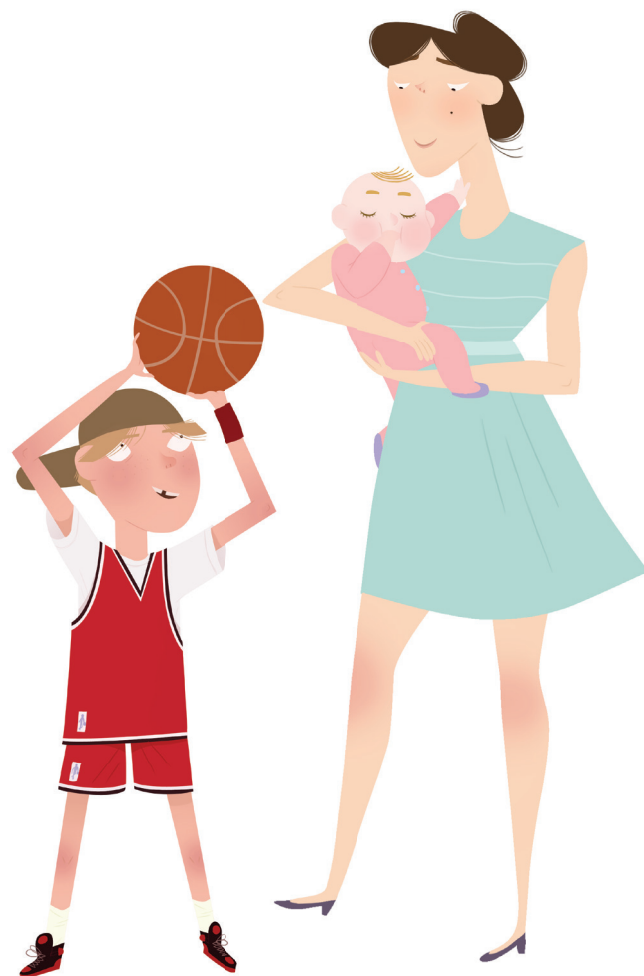
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Single Parent with Children

Sarah is a 32-year-old single mother with two children who makes \$40,000 a year as an office worker. When Sarah purchases coverage with kynect, she selects an insurance plan from the available insurance options. She will pay as little as \$133 a month to cover herself and her two children.

Health Plan	Bronze	Silver	Gold	Platinum
Deductible	\$12,600	\$9,200	\$5,000	\$2,000
Co-Insurance	0%	20%	20%	20%
Co-Pay Primary/Specialist	\$ -	\$25/\$35	\$25/\$35	\$25/\$35
Monthly Sticker Price	\$311	\$353	\$408	\$460
Federal Subsidy	\$178	\$178	\$178	\$178
Monthly Cost	\$133	\$175	\$229	\$281



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Family of Four

With an income of \$70,000 a year, Michelle and Jesse both have well-paying, full-time jobs. Michelle works as a tutor, while Jesse works in construction. But health insurance can still be expensive, because they also need coverage for their two children. If Michelle and Jesse shop for insurance on kynect, they will be eligible for payment assistance, bringing their monthly premium to as little as \$403 per month.

Health Plan	Bronze	Silver	Gold	Platinum
Deductible	\$12,600	\$9,200	\$5,000	\$2,000
Co-Insurance	0%	20%	20%	20%
Co-Pay Primary/Specialist	\$ -	\$25/\$35	\$25/\$35	\$25/\$35
Monthly Sticker Price	\$501	\$589	\$656	\$739
Federal Subsidy	\$98	\$98	\$98	\$98
Monthly Cost	\$403	\$491	\$558	\$641



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Young, Single, with Pre-existing Condition

Dan is a 24-year-old bookkeeper making \$24,000 a year. In the past, his physical disability and high blood pressure have made it difficult for him to find affordable health care coverage. Because people with pre-existing conditions can no longer be denied coverage, Dan can now purchase insurance more easily, paying as little as \$98 per month.

Health Plan	Bronze	Silver	Gold	Platinum
Deductible	\$6,300	\$4,600	\$2,500	\$1,000
Co-Insurance	0%	20%	20%	20%
Co-Pay <i>Primary/Specialist</i>	\$ -	\$25/\$35	\$25/\$35	\$25/\$35
Monthly Sticker Price	\$127	\$144	\$166	\$187
Federal Subsidy	\$29	\$29	\$29	\$29
Monthly Cost	\$98	\$115	\$137	\$159



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Single, Smoker

Kevin is a 50-year-old smoker who works in the construction industry. Finding work whenever he can, Kevin earns \$30,000 a year. Once he pays his monthly bills, there's not enough left over to afford health insurance.

Because he is eligible for payment assistance, Kevin can now purchase insurance for as little as \$160 a month.

Health Plan	Bronze	Silver	Gold	Platinum
Deductible	\$6,300	\$4,600	\$2,500	\$1,000
Co-Insurance	0%	20%	20%	20%
Co-Pay Primary/Specialist	\$ -	\$25/\$35	\$25/\$35	\$25/\$35
Monthly Sticker Price	\$249	\$283	\$326	\$368
Federal Subsidy	\$89	\$89	\$89	\$89
Monthly Cost	\$160	\$194	\$237	\$279



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